

REMARKS**Pending Claims:**

In this application, claims 1-8 are currently pending.

Rejection under 35 U.S.C. §112 (paragraph 6)

In the Office Action, claims 2-8 were rejected under 35 U.S.C. §112 due to the article "A" rather than "The" at the start of each dependent claim. Amendment is made herein.

Art Rejections

The Examiner has rejected claims 1-2 and 4-8 under 35 U.S.C. §102(b) as being anticipated by Olson (US 5,667,134). Further claim 3 is rejected under 35 U.S.C. 103 as being obvious in light of Olson in view of Bellinger (US 5,870,725).

The Applicant respectfully differs from Olson in at least a couple of respects. First, Olson does not show element (d) of claim 1 that recites:

d) text on said amiler sheet describing that a signature placed in said siganture region constitutes authorization to withdraw a described fee from a described account.

In a voicemail exchange with the Examiner, the Examiner has concurred that this element is missing from Olson.

Further, in claim 1, Applicant recites that a "signature region" that is on the "first side, second section" of the mailer sheet. That places it on the same side as the primary addressee (opposite side of the secondary addressee) and on the same section as the secondary addressee region (different from the section of the primary addressee region).

Olson has two signature regions: 1) a first that is the signature line on a check and 2) a second that is a signature line in a note. Neither of these signature regions is the same as Applicant's recited signature region. The first Olson signature (within the check) differs from Applicant's because it is on a section that does not have an addressee region. The second Olson signature (within the note) does not constitute a signature "that constitutes authorization to withdraw a described fee from a described

account", as is required in relation to Applicant's element d), because Olson's second signature simply signs a note.

The Applicant further submits that it would not be obvious to modify Olson to arrive at Applicant's claimed arrangement because Olson's check post card is directed to a completely different function. Olson is sending a signed check to its recipient. Applicant is attempting to solicit a signature from the recipient to authorize a transaction. There would be no reason for Olson to include explanation for the recipient directing and explaining that they are to sign the card because when Olson's card is mailed the first time, its note and check already bear signatures. Therefore Olson teaches away from making the modifications that would be necessary to arrive at Applicant's claimed arrangement.

Accordingly, the Applicant respectfully submits that claims 1-8 are patentably distinguishable over Olson and the prior art.

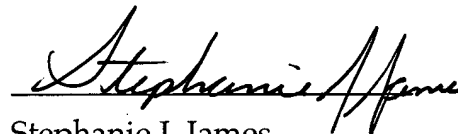
CONCLUSION

All of the claims remaining in this application should now be seen to be in condition for allowance. The prompt issuance of a notice to that effect is solicited.

Respectfully submitted,
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By its attorneys:

Date: _____

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